

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
CHAD ARNOLD NOVAK

CASE NO. 05 B 58566

CHAPTER 13

JUDGE: JOHN H SQUIRES

Debtor
SSN XXX-XX-3517

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 10/15/05 and confirmed on 02/03/06.
2. The case was dismissed after confirmation, 08/10/2007.
3. The Debtor paid a total of \$ 14315.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
CITIMORTGAGE	CURRENT MORTG	.00	.00	.00
CITIMORTGAGE	MORTGAGE ARRE	15623.74	.00	5966.56
GMAC/HOMECOMINGS	SECURED	.00	.00	.00
INTERNAL REVENUE SERVICE	UNSECURED	6853.74	.00	.00
VILLAGE OF LOMBARD	SECURED	439.00	31.71	439.00
CENTER FOR SPORTS ORTHO	UNSECURED	NOT FILED	.00	.00
HARRIS BANK	UNSECURED	NOT FILED	.00	.00
PRA III	UNSECURED	NOT FILED	.00	.00
GMAC/HOMECOMINGS	MORTGAGE ARRE	14066.24	.00	5371.76
CREDIGY RECEIVEABLES	UNSECURED	15424.97	.00	.00
INTERNAL REVENUE SERVICE	PRIORITY	1540.65	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	30128.98	1540.65	22278.71	.00	53948.34
PRINCIPAL PAID	11777.32	.00	.00	.00	11777.32
INTEREST PAID	31.71	.00	.00	.00	31.71
TOTAL PAID	11809.03	.00	.00	.00	11809.03
The Debtor's attorney, TERENCE M FENELON , was allowed \$					3936.90
and was paid \$ 980.00 direct and \$ 2004.07 through the plan.					

The Trustee received \$ 501.90 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 11/15/07

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE